

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ROBERT M THORNTON
MARGARET L THORNTON
Debtor(s)

Case No. 19-16452-DJB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2019.
- 2) The plan was confirmed on 06/18/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/15/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,797.00.
- 10) Amount of unsecured claims discharged without full payment: \$151,447.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,126.00
Less amount refunded to debtor	\$27.15

NET RECEIPTS: \$26,098.85

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,324.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,225.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,549.71

Attorney fees paid and disclosed by debtor: \$750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFS/AMERIFINANCIAL SOLUTIONS, I	Unsecured	5,309.10	NA	NA	0.00	0.00
AMCA	Unsecured	2,092.57	NA	NA	0.00	0.00
AMERIFINANCIAL Solutio	Unsecured	2,127.00	NA	NA	0.00	0.00
AMERIFINANCIAL SOLUTION	Unsecured	6,419.00	NA	NA	0.00	0.00
AMERISOL	Unsecured	158.00	NA	NA	0.00	0.00
AR RESOURCES INC	Unsecured	288.00	NA	NA	0.00	0.00
ARCADIA	Unsecured	485.94	NA	NA	0.00	0.00
ARCADIA RECOVERY BUREAU	Unsecured	182.19	NA	NA	0.00	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	36.92	36.92	3.32	0.00
ASHLEY FUNDING SVCS	Unsecured	NA	185.24	185.24	16.66	0.00
BERKHEIMER	Unsecured	29.70	NA	NA	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	NA	267.80	267.80	267.80	0.00
BOROUGH OF POTTSTOWN	Unsecured	644.61	NA	NA	0.00	0.00
BRANDYWINE INSTITUTE OF ORTHC	Unsecured	1,799.90	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	481.72	481.72	43.32	0.00
CAPITAL ONE BANK	Unsecured	NA	358.40	358.40	32.23	0.00
CARDIOLOGY CONSULTANTS PH	Unsecured	633.75	NA	NA	0.00	0.00
CCS	Unsecured	489.30	NA	NA	0.00	0.00
CHASE RECEIVABLES	Unsecured	28.24	NA	NA	0.00	0.00
COMMUNITY HEALTH & DENTAL CA	Unsecured	1,818.00	NA	NA	0.00	0.00
COURT COMMON PLEAS OF MONTG	Unsecured	1,554.30	NA	NA	0.00	0.00
CREATIVE HEALTH SERVICES	Unsecured	375.85	NA	NA	0.00	0.00
CREDITECH, INC	Unsecured	133.00	NA	NA	0.00	0.00
CTECH COLL	Unsecured	198.00	NA	NA	0.00	0.00
DIAKON MEDICAL GROUP	Unsecured	171.58	NA	NA	0.00	0.00
EASTERN PA INFECTIOUS DISEASE A	Unsecured	237.64	NA	NA	0.00	0.00
EBI-PATIENT PAYS	Unsecured	866.26	NA	NA	0.00	0.00
ENDOSCOPY ASSOCIATES OF VALLE	Unsecured	125.08	NA	NA	0.00	0.00
ENT AND ALLERGY SPECIALISTS	Unsecured	81.56	NA	NA	0.00	0.00
FOOT & ANKLE HEALTH GROUP, PC	Unsecured	72.77	NA	NA	0.00	0.00
FRIENDSHIP AMBULANCE	Unsecured	492.63	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GENOA, A QOL HEALTHCARE COMP/	Unsecured	4.91	NA	NA	0.00	0.00
GOODWILL STEAM FIRE ENGINE CO	Unsecured	275.39	NA	NA	0.00	0.00
HAB-DLT	Unsecured	121.60	NA	NA	0.00	0.00
HAB-DLT	Unsecured	105.10	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	13,097.31	11,096.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	2,001.31	179.96	0.00
INTRAOPERATIVE MONITORING PRC	Unsecured	212.58	NA	NA	0.00	0.00
J PETER BARRETT DPM	Unsecured	49.76	NA	NA	0.00	0.00
KEYSTONE QUALITY TRANSPORT	Unsecured	288.00	NA	NA	0.00	0.00
LABORATORY CORPORATION OF AM	Unsecured	222.16	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	454.25	454.25	40.85	0.00
MANATAWNY MANOR NURSING CAI	Unsecured	682.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEMS I	Unsecured	2,271.00	NA	NA	0.00	0.00
MEDICAL REVENUE SERVICE	Unsecured	1,657.82	NA	NA	0.00	0.00
MIDLANTIC UROLOGY TCUA	Unsecured	66.05	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	67.68	NA	NA	0.00	0.00
MLR SOLUTIONS INC.	Unsecured	1,117.21	NA	NA	0.00	0.00
MONICA FEELEY	Unsecured	2,000.00	NA	NA	0.00	0.00
MONTGOMERY MEDICAL EQUIPMEN	Unsecured	8.16	NA	NA	0.00	0.00
MONTGOMERY RADIOLOGY ASSOC,	Unsecured	194.21	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	494.00	NA	NA	0.00	0.00
NATIONWIDE PROPERTY & CASUALI	Unsecured	224.77	NA	NA	0.00	0.00
NEUROSURGICAL CARE, LLC	Unsecured	73.96	NA	NA	0.00	0.00
NORTH AMERICAN PARTNERS IN AN	Unsecured	228.00	NA	NA	0.00	0.00
PATIENT FIRST	Unsecured	77.67	NA	NA	0.00	0.00
PATIENT FIRST	Unsecured	NA	609.92	609.92	54.85	0.00
PECO-PAYMENT PROCESSING	Unsecured	65.82	NA	NA	0.00	0.00
PENN MEDICINE	Unsecured	4,678.24	NA	NA	0.00	0.00
PENNSYLVANIA HOSPITAL	Unsecured	1,497.80	NA	NA	0.00	0.00
PERFORMANCE SPINE & SPORTS PH	Unsecured	25.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERV	Secured	NA	17,946.81	19,821.66	19,821.66	0.00
PHOENIXVILLE CLINIC COMPANY LI	Unsecured	147.48	NA	NA	0.00	0.00
PHOENIXVILLE HOSPITAL	Unsecured	1,368.78	NA	NA	0.00	0.00
PLASTIC SURGERY SPECIALISTS PC-'	Unsecured	655.00	NA	NA	0.00	0.00
PMA GASTROENTEROLOGY CENTER	Unsecured	199.73	NA	NA	0.00	0.00
PMA MEDICAL SPECIALISTS	Unsecured	550.86	NA	NA	0.00	0.00
PMA MEDICAL SPECIALISTS LLC	Unsecured	NA	281.92	281.92	0.00	0.00
POLARIS REHABILITATION PLLC	Unsecured	153.43	NA	NA	0.00	0.00
PORTFOLIO RECOV ASSOC	Unsecured	902.46	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	984.07	984.07	88.49	0.00
POTTSTOWN CLINIC COMPANY LLC	Unsecured	37.57	NA	NA	0.00	0.00
POTTSTOWN HOSPITAL	Unsecured	304.25	NA	NA	0.00	0.00
POTTSTOWN MEDICAL SEPCIALISTS	Unsecured	304.22	NA	NA	0.00	0.00
POTTSTOWN MEMORIAL MEDICAL C	Unsecured	4,451.66	NA	NA	0.00	0.00
POTTSTOWN ORAL & MAXILLOFACL	Unsecured	106.80	NA	NA	0.00	0.00
PRIMARY EYECARE ASSOCIATES	Unsecured	32.49	NA	NA	0.00	0.00
PROF ANESTHESIA CONS PC	Unsecured	27.49	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT SERVICES	Unsecured	16,913.44	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	1,139.95	NA	NA	0.00	0.00
READING HEALTH SYSTEM	Unsecured	44.50	NA	NA	0.00	0.00
RECEIVABLE MANAGEMENT INC	Unsecured	567.00	NA	NA	0.00	0.00
REMOTE NEUROMONITORING	Unsecured	115.63	NA	NA	0.00	0.00
RESPIRATORY SPECIALISTS	Unsecured	973.76	NA	NA	0.00	0.00
RMP, LLC	Unsecured	34.62	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	48.59	NA	NA	0.00	0.00
SOCIETY HILL ANESTHESIA CONSUL	Unsecured	339.13	NA	NA	0.00	0.00
SPECIALTY RX	Unsecured	7.10	NA	NA	0.00	0.00
STONEBERRY	Unsecured	104.05	NA	NA	0.00	0.00
SUBURBAN GERIATRICS	Unsecured	184.46	NA	NA	0.00	0.00
TBOM/ATLS/FORTIVA MC	Unsecured	984.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TBOM/CONTINENTAL FINANCE CO.	Unsecured	1,238.00	NA	NA	0.00	0.00
TH/POTTSTOWN MEMORIAL AMBUL	Unsecured	110.94	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	98.21	NA	NA	0.00	0.00
TOWER HEALTH SYSTEM	Unsecured	14.60	NA	NA	0.00	0.00
TRI-COUNTY EMERGENCY PHYSICIA	Unsecured	4,743.79	NA	NA	0.00	0.00
VALLEY FORGE ENT AND FACIAL PL.	Unsecured	44.10	NA	NA	0.00	0.00
VERVE MASTERCARD	Unsecured	186.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	260.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	64,598.19	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	NA	127,594.32	80,266.66	0.00	0.00
WESTERN BERKS AMBULANCE ASSC	Unsecured	137.67	NA	NA	0.00	0.00
YONG SHIK SHIN MD & ASSOC	Unsecured	860.73	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$80,266.66	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,821.66	\$19,821.66	\$0.00
All Other Secured	\$11,096.00	\$0.00	\$0.00
TOTAL SECURED:	\$111,184.32	\$19,821.66	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$267.80	\$267.80	\$0.00
TOTAL PRIORITY:	\$267.80	\$267.80	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,393.75	\$459.68	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,549.71</u>
Disbursements to Creditors	<u>\$20,549.14</u>
TOTAL DISBURSEMENTS :	<u>\$26,098.85</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.